

First Steps

Cost Participation & Insurance Billing

Overview

What is Cost Participation?

Cost participation is a shared system of payment by families for First Steps services. When Congress created the early intervention program, they did not intend for it to be the sole responsibility of government to fund services. Instead, they directed states to create programs that *coordinate* services. Federal laws allow states to create a sliding fee program, based on their own rules and regulations. Indiana's sliding fee program is called *First Steps Cost Participation*.

Who is responsible for a co-pay?

The assessment of the co-payment will apply to those families exceeding 250% of the federal poverty guidelines. For example, a family of 4 with a gross income of \$70,000 would have a co-pay of \$3 per service with a maximum due up to \$24 per month.

How will the co-payment be determined?

Your Service Coordinator will begin working with you to determine your family's level of income. Income will be determined by review of your family's three most recent check stubs. If check stubs are not available, or you are self-employed, you may supply the most recently filed 1040 Federal Income Tax form or a statement from your employer regarding your salary/wages. If you elect not to share your income information, you can still receive early intervention services; however your co-payment will be calculated at the full fee co-pay option.

The family may request that expenses related to the medical and personal care of a family member be considered in the calculation of the family income and co-payment amount. Expenses that may be deducted from the family's gross income must be out-of-pocket expenses for which the family will not be reimbursed. Such expenses would include: health insurance co-payments and premiums, prescriptions, and hospital expenses.

Accessing Your Insurance

Your service coordinator will request insurance carrier information, including a copy of your insurance card for verification. This information will be utilized by First Steps to submit claims to your insurance carrier for reimbursement of covered services received.

If billing insurance would create a hardship for your family, you may request a waiver of insurance billing. Your service coordinator can assist you in this process. You may also deny First Steps access to billing your insurance by accepting services at a full fee rate or accepting those services for which no fee can be assessed, which would include:

Evaluation & Assessment
IFSP Development
Service Coordination

*Unless a waiver is requested and granted, First Steps will attempt to bill all insurance eligible services, including Evaluation and Assessment activities.

How will I be billed?

The Central Reimbursement Office (CRO) will notify you if any co-payments are due. These amounts will be included on your explanation of benefits document. You should not provide any payments to individual providers. You can expect to receive your explanation of benefits within 90 days from the date of service. Mailing information will also be included on each statement.

What happens if something changes?

Your cost participation co-pay will get re-determined every year, however if you have a change in income, family size or insurance, you will need to contact your service coordinator. Your service coordinator will assist in gathering this new information.

How can I get more information?

If you have questions about the cost participation process, you should contact your service coordinator, who will answer your questions or help you access resources to get further information or assistance.

FIRST STEPS COST PARTICIPATION SCHEDULE OF COSTS

	<u>Annual</u> Income based on 2008 Federal Poverty Level (FPL) Guidelines and Percent of FPL for First Steps Program Participation							
Family Size	251% FPL	351% FPL	451% FPL	551% FPL	651% FPL	751% FPL	851% FPL	1001% FPL
1	\$26,104	\$36,504	\$46,904	\$57,304	\$67,704	\$78,104	\$88,504	\$104,104
2	\$35,140	\$49,140	\$63,140	\$77,140	\$91,140	105,140	\$119,140	\$140,140
3	\$44,176	\$61,776	\$79,376	\$96,976	\$114,576	\$132,176	\$149,776	\$176,176
4	\$53,212	\$74,412	\$95,612	\$116,812	\$138,012	\$159,212	\$180,412	\$212,212
5	\$62,248	\$87,048	\$111,848	\$136,648	\$161,448	\$186,248	\$211,048	\$248,248
6	\$71,284	\$99,684	\$136,648	\$156,484	\$184,884	\$213,284	\$241,684	\$284,284
7	\$80,320	\$112,320	\$156,484	\$176,320	\$208,320	\$240,320	\$272,320	\$320,320
Fees								
Per service	\$3	\$6	\$15	\$25	\$50	\$75	\$100	\$120
Monthly max	\$24	\$48	\$120	\$200	\$400	\$600	\$800	\$960